

UNITED STATES BANKRUPTCY COURT
DISTRICT OF _____

In re Louisa Correa

Case No. 19-31542
Reporting Period: Feb/20

MONTHLY OPERATING REPORT
(INDIVIDUAL WAGE EARNERS)

File with Court and submit copy to United States Trustee within 20 days after end of month

Include FORM MOR-1 (INDV) if debtor is a wage earner.
Substitute FORM MOR-2 (RE) for MOR-2 if case is a Single Asset Real Estate case.
Submit copy of report to any official committee appointed in the case.

REQUIRED DOCUMENTS	Form No.	Document Attached	Explanation Attached
Schedule of Cash Receipts and Disbursements	MOR-1 (INDV)	<input checked="" type="checkbox"/>	
Bank Reconciliation (or copies of debtor's bank reconciliations)	MOR-1 (CONT)	N/A	
Copies of bank statements		<input checked="" type="checkbox"/>	
Cash disbursements journals		N/A	
Statement of Operations		N/A	
Balance Sheet		N/A	
Status of Postpetition Taxes		<input checked="" type="checkbox"/>	
Copies of IRS Form 6123 or payment receipt		N/A	
Copies of tax returns filed during reporting period		N/A	
Summary of Unpaid Postpetition Debts		<input checked="" type="checkbox"/>	
Listing of aged accounts payable		N/A	
Accounts Receivable Reconciliation and Aging		N/A	
Debtor Questionnaire		<input checked="" type="checkbox"/>	

I declare under penalty of perjury (28 U.S.C. Section 1746) that the documents attached to this report are true and correct to the best of my knowledge and belief.

Louisa Correa
Signature of Debtor

Date 3-30-20

Signature of Joint Debtor

Date

Signature of Authorized Individual*

Date

Printed Name of Authorized Individual

Title of Authorized Individual

*Authorized individual must be an officer, director or shareholder if debtor is a corporation; a partner if debtor is a partnership; a manager or member if debtor is a limited liability company.

In re Louisa Correa
Debtor

Feb/20

ACCOUNTS RECEIVABLE RECONCILIATION AND AGING

Accounts Receivable Reconciliation		Amount
Total Accounts Receivable at the beginning of the reporting period	N/A	
+ Amounts billed during the period	N/A	
- Amounts collected during the period	N/A	
Total Accounts Receivable at the end of the reporting period	N/A	
Accounts Receivable Aging		Amount
0 - 30 days old	N/A	
31 - 60 days old	N/A	
61 - 90 days old	N/A	
91+ days old	N/A	
Total Accounts Receivable	N/A	
Amount considered uncollectible (Bad Debt)	N/A	
Accounts Receivable (Net)	N/A	

DEBTOR QUESTIONNAIRE

Must be completed each month	Yes	No
1. Have any assets been sold or transferred outside the normal course of business this reporting period? If yes, provide an explanation below.		✓
2. Have any funds been disbursed from any account other than a debtor in possession account this reporting period? If yes, provide an explanation below.		✓
3. Have all postpetition tax returns been timely filed? If no, provide an explanation below.	✓	
4. Are workers compensation, general liability and other necessary insurance coverages in effect? If no, provide an explanation below.	✓	
5. Has any bank account been opened during the reporting period? If yes, provide documentation identifying the opened account(s). If an investment account has been opened provide the required documentation pursuant to the Delaware Local Rule 4001-3.		✓

S.C. 3/30/20
FORM MOR-5
(04/07)

In re Louisa Correa
Debtor

Case No. 19-31542
Reporting Period: Feb-2020

STATUS OF POSTPETITION TAXES

The beginning tax liability should be the ending liability from the prior month or, if this is the first report, the amount should be zero.
Attach photocopies of IRS Form 6123 or payment receipt to verify payment or deposit of federal payroll taxes.
Attach photocopies of any tax returns filed during the reporting period.

Federal	Beginning Tax Liability	Amount Withheld or Accrued	Amount Paid	Date Paid	Check No. or EFT	Ending Tax Liability
Withholding	-0-					
FICA-Employee	-0-					
FICA-Employer	-0-					
Unemployment	-0-					
Income	-0-					
Other:	-0-					
Total Federal Taxes	-0-					
State and Local						
Withholding	N/A					
Sales	N/A					
Excise	N/A					
Unemployment	N/A					
Real Property	N/A					
Personal Property	N/A					
Other:	N/A					
Total State and Local						
Total Taxes						

SUMMARY OF UNPAID POSTPETITION DEBTS

Attach aged listing of accounts payable.

	Current	0-30	31-60	61-90	Over 90	Total
Accounts Payable	-0-					-0-
Wages Payable	-0-					-0-
Taxes Payable	-0-					-0-
Rent/Leases-Building	-0-					-0-
Rent/Leases-Equipment	872.92	872.92	872.92			2618.76
Secured Debt/Adequate Protection Payments	8878.87	8878.87	8878.87			26636.61
Professional Fees	711.16	711.16	711.16			2133.48
Amounts Due to Insiders*	-0-					-0-
Other:						-0-
Other:						-0-
Total Postpetition Debts						31388.85

Explain how and when the Debtor intends to pay any past-due postpetition debts.

*"Insider" is defined in 11 U.S.C. Section 101(31).

Louisa Correa
FORM MOR-4 3-3
(04/07)

In re: Louisa Correa
Debtor

Case No. 19-31542
Reporting Period Feb/20

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS
(This Form must be submitted for each Bank Account maintained by the Debtor)

Amounts reported should be per the debtor's books, not the bank statement. The beginning cash should be the ending cash from the prior month or, if this is the first report, the amount should be the balance on the date the petition was filed. Attach the bank statements and a detailed list of all disbursements made during the report period that includes the date, the check number, the payee, the transaction description, and the amount. A bank reconciliation must be attached for each account. [See MOR-1 (INDV) (CONT)]

	Current Month Actual	Cumulative Filing to Date Actual
Cash - Beginning of Month	4294.73	
RECEIPTS		
Wages (Net)	4622.77	17249.77
Interest and Dividend Income	-0-	-0-
Alimony and Child Support	-0-	6000
Social Security and Pension Income	-0-	-0-
Sale of Assets	-0-	-0-
Other Income (attach schedule) <u>sunrise dental</u>	12,000	13435.20
Total Receipts	16622.77	36684.97
DISBURSEMENTS		
ORDINARY ITEMS:		
Mortgage Payment(s)	8878.87	8878.87
Rental Payment(s)	1317.38	4064.13
Other Secured Note Payments	711.16	711.16
Utilities	900.36	550.96
Insurance	-0-	-0-
Auto Expense <u>car insurance</u>	459.45	1392.50
Lease Payments <u>car lease</u>	550	1650
IRA Contributions	-0-	-0-
Repairs and Maintenance	-0-	873.37
Medical Expenses	-0-	734.57
Household Expenses	1400	5815.74
Charitable Contributions	-0-	-0-
Alimony and Child Support Payments	-0-	-0-
Taxes - Real Estate	-0-	-0-
Taxes - Personal Property	-0-	-0-
Taxes - Other (attach schedule) <u>personal</u>	-0-	-0-
Travel and Entertainment	500	1450
Gifts <u>money given to children</u>	832	758.12
Other (attach schedule) <u>child school</u>	1785.91	5496.10
Total Ordinary Disbursements	1785.91 + 595.38	5496.10
REORGANIZATION ITEMS:		
Professional Fees	-0-	750
U. S. Trustee Fees	-0-	325
Other Reorganization Expenses (attach schedule)		
Total Reorganization Items		
Total Disbursements (Ordinary + Reorganization)	18786.10	38232.07
Net Cash Flow (Total Receipts - Total Disbursements)		
Cash - End of Month (Must equal reconciled bank statement)		343.73

FORM MOR-1(INDV)
(9/99)

I Didn't receive child support this month because he paid the school deposit for next year and another amount for a payment I owed him so he deducted those amounts and didn't send a support payment in February '20
Louisa Correa
3/30/20.

In re Louisa Correa
Debtor

Case No. 19-31542
Reporting Period: Feb/20

INDIVIDUAL DEBTOR CASH RECEIPTS AND CASH DISBURSEMENTS - continuation sheet

BREAKDOWN OF "OTHER" CATEGORY	Current Month Actual	Cumulative Filing to Date Actual
Other Income		
Other Taxes		
Other Ordinary Disbursements		
Dog Food	140.35	
Other Reorganization Expenses		

FORM MOR-1 (INDV) (CON'T)
(9/99)

LC
3/30/20

February 29, 2020 ■ Page 1 of 6



LOUISA CORREA HUNTER
DEBTOR IN POSSESSION
CH11 CASE #19-31542 (NJ)
372 FOREST AVE
PARAMUS NJ 07652-5518

Questions?

Available by phone 24 hours a day, 7 days a week:
Telecommunications Relay Services calls accepted

1-800-TO-WELLS (1-800-869-3557)

TTY: 1-800-877-4833

En español: 1-877-727-2932

華語 1-800-288-2288 (6 am to 7 pm PT, M-F)

Online: wells Fargo.com

Write: Wells Fargo Bank, N.A. (347)
P.O. Box 6995
Portland, OR 97228-6995

You and Wells Fargo

Thank you for being a loyal Wells Fargo customer. We value your trust in our company and look forward to continuing to serve you with your financial needs.

Account options

A check mark in the box indicates you have these convenient services with your account(s). Go to wells Fargo.com or call the number above if you have questions or if you would like to add new services.

Online Banking	<input checked="" type="checkbox"/>	Direct Deposit	<input checked="" type="checkbox"/>
Online Bill Pay	<input type="checkbox"/>	Auto Transfer/Payment	<input type="checkbox"/>
Online Statements	<input checked="" type="checkbox"/>	Overdraft Protection	<input type="checkbox"/>
Mobile Banking	<input checked="" type="checkbox"/>	Debit Card	<input type="checkbox"/>
My Spending Report	<input checked="" type="checkbox"/>	Overdraft Service	<input type="checkbox"/>

Activity summary

Beginning balance on 2/1	\$4,294.73
Deposits/Additions	16,634.74
Withdrawals/Subtractions	- 20,585.74
Ending balance on 2/29	\$343.73

Account number:

LOUISA CORREA HUNTER
DEBTOR IN POSSESSION
CH11 CASE #19-31542 (NJ)

New Jersey account terms and conditions apply

For Direct Deposit use

Routing Number (RTN) --

Overdraft Protection

This account is not currently covered by Overdraft Protection. If you would like more information regarding Overdraft Protection and eligibility requirements please call the number listed on your statement or visit your Wells Fargo store.

WELLS
FARGO

Transaction history

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
2/3		Purchase authorized on 01/31 Burger King #33 Miami FL S580031628275638 Card 6916		4.27	
2/3		Purchase authorized on 02/01 Mb-Parking Parkmob WWW.Parkmobil FL S460033007007575 Card 6916		6.35	
2/3		Purchase authorized on 02/01 Mb-Parking Parkmob WWW.Parkmobil FL S580033108824153 Card 6916		9.35	
2/3		Purchase authorized on 02/03 Target T- 3401 N Miami Miami FL P00000000985583586 Card 6916		16.02	
2/3		Purchase authorized on 02/03 Shell Service S Miami FL P00000000973202186 Card 6916		19.80	
2/3	^ 115	Mediterraneanow Checkpaymt 00115 000000000000		1,317.38	
2/3	^ 117	Verizon Payments 200203 00117 6559715760001		550.96	2,370.60
2/4		Purchase authorized on 02/03 Cash App*Ethan Ste 8774174551 CA S460034672155766 Card 6916		5.00	
2/4		Purchase authorized on 02/03 Viasat IN-Flight W 888-6496711 CA S300035076431894 Card 6916		12.00	
2/4	118	Check			
2/5		ATM Check Deposit on 02/05 15 West Palisades Ave Englewood NJ 0008799 ATM ID 3729I Card 6916	7,000.00	286.94	2,066.66
2/5		Purchase authorized on 02/03 Tst* Jfc Ebb - Mia Miami FL S380035015350132 Card 6916		4.81	
2/5		Purchase authorized on 02/05 Ulta # 399 Maywood NJ P00000000574633025 Card 6916		206.86	
2/5	116	Check			
2/6		Sunrise Dental G Direct Dep 200206 6720472396986Av Correa-Hunter,Louisa	2,524.38	1,839.71	7,015.28
2/6		Purchase authorized on 02/05 Shoprite Paramus S Paramus NJ S460036699672536 Card 6916		129.18	
2/6		Purchase authorized on 02/05 Cash App*Matt 8774174551 CA S460036738042174 Card 6916		20.00	9,390.48
2/7	119	Check			
2/10		ATM Check Deposit on 02/10 1 Johnson Ave Hackensack NJ 0005565 ATM ID 6564V Card 6916	5,000.00	459.45	8,931.03
2/10		Purchase authorized on 02/07 Exxonmobil 4798 Englewood NJ S300038792562961 Card 6916		48.02	
2/10		Recurring Payment authorized on 02/08 Apple.Com/Bill 866-712-7753 CA S300040232957363 Card 6916		14.99	
2/10		Recurring Payment authorized on 02/08 Apple.Com/Bill 866-712-7753 CA S38004023361429 Card 6916		2.99	
2/10		Purchase authorized on 02/08 Chewy.Com 800-672-4399 FL S300040263891459 Card 6916		140.35	
2/10		Purchase authorized on 02/09 Cash App*Matt 8774174551 CA S460041094519355 Card 6916		50.00	
2/10		Purchase authorized on 02/09 Cash App*Matt 8774174551 CA S300041151503080 Card 6916		20.00	13,654.68
2/11		Purchase authorized on 02/10 Cash App*Matt 8774174551 CA S580041662716553 Card 6916		150.00	
2/11		Purchase authorized on 02/10 Cash App*Ethan Ste 8774174551 CA S580041736626714 Card 6916		5.00	13,499.68
2/12		Purchase authorized on 02/11 Cash App*Matt 8774174551 CA S300043070770215 Card 6916		10.00	
2/12		Purchase authorized on 02/12 Shoprite Paramus S1 Paramus NJ P00300043775821341 Card 6916		118.06	13,371.62
2/13		Purchase Return authorized on 02/11 Fairway Mkt PA Paramus NJ S610044547656527 Card 6916		11.97	
2/13		Purchase authorized on 02/11 Jetblue 279214 Salt Lake Cty UT S380042555870673 Card 6916		66.40	
2/13		Purchase authorized on 02/11 Fairway Mkt PA Paramus NJ S580042795532693 Card 6916		77.16	

Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
2/13		Purchase authorized on 02/11 Cash App*Matt 8774174551 CA S580043190550505 Card 6916		60.00	13,180.03
2/14		Recurring Payment authorized on 02/13 Apple.Com/Bill 866-712-7753 CA S580044351998313 Card 6916		13.85	
2/14		Purchase authorized on 02/13 Nail Avenue Oradell NJ S460044811002415 Card 6916		75.00	
2/14		Purchase authorized on 02/13 Cash App*Matt 8774174551 CA S300045204722673 Card 6916		20.00	
2/14		ATM Withdrawal authorized on 02/14 617 Piermont Rd Closter NJ 0003652 ATM ID 6364C Card 6916	Food	300.00	12,771.18
2/18		Purchase authorized on 02/14 Starbucks Store 07 Closter NJ S580045735077044 Card 6916		4.21	
2/18		Purchase authorized on 02/14 Fuel Four Englewood NJ S300045760700273 Card 6916	gas	43.91	
2/18		Purchase authorized on 02/14 Spirit Airl 487023 Miramar FL S580046198348696 Card 6916	travel	184.39	
2/18		Purchase authorized on 02/15 Cash App*Ethan Ste 8774174551 CA S460046782738104 Card 6916		20.00	
2/18		Purchase authorized on 02/15 Cash App*Matt 8774174551 CA S460046787945806 Card 6916		20.00	
2/18		Purchase authorized on 02/16 Doordash*Pollo Tro Stripe.Com CA S300047778613913 Card 6916	Food	59.82	
2/18		Purchase authorized on 02/17 Doordash*The Chees Stripe.Com CA S380049040985423 Card 6916	Food	32.30	
2/18	122	Check	Wells Fargo	711.16	
2/18	^ 121	Pseg Checkpaymt 200218 00121 6630224418	gas	369.00	
2/18	120	Check	Mortgage	8,878.87	2,447.52
2/19		Purchase authorized on 02/17 Starbucks Sb Hyde 917-9033798 FL S460048540683220 Card 6916		20.23	
2/19		Purchase authorized on 02/17 Cash App*Matt 8774174551 CA S580049215813084 Card 6916		34.00	
2/19		Purchase authorized on 02/17 Cash App*Matt 8774174551 CA S460049217701135 Card 6916		3.00	
2/19		Purchase authorized on 02/18 Mb-Parking Parkmob WWW.Parkmobil FL S580049619374710 Card 6916		10.35	
2/19		Purchase authorized on 02/18 Mb-Parking Parkmob WWW.Parkmobil FL S580049705184592 Card 6916		2.35	
2/19		Purchase authorized on 02/19 Shell Service S Miami FL P00000000983308502 Card 6916	gas	32.56	2,345.03
2/20		Purchase authorized on 02/18 Starbucks Sb Hyde 917-9033798 FL S580049486497382 Card 6916		5.09	
2/20		Purchase authorized on 02/18 Cash App*Matt 8774174551 CA S380050194309165 Card 6916	Food	80.00	
2/20		Purchase authorized on 02/19 Fort Lauderdale Ai Fort Lauderdale FL S380051045005009 Card 6916		13.64	2,246.30
2/21		Sunrise Dental G Direct Dep 200221 9370132041116Av Correa-Hunter,Louisa	2,098.39		
2/21		Purchase authorized on 02/19 Lyft *Ride Wed 1 Lyft.Com CA S460051169541446 Card 6916	Travel	32.94	
2/21		Purchase authorized on 02/20 Lyft *Ride Thu 4 Lyft.Com CA S380051775852623 Card 6916	Travel	43.92	
2/21		ATM Withdrawal authorized on 02/21 617 Piermont Rd Closter NJ 0004602 ATM ID 6364C Card 6916	Food	200.00	
2/21	123	Check	car lease	550.00	3,517.83
2/24		Purchase authorized on 02/20 Red Mango - Ewr Newark NJ S580051841724770 Card 6916		3.40	
2/24		Purchase authorized on 02/20 Lyft *Ride Thu 1 Lyft.Com CA S380052174781599 Card 6916	travel	10.38	
2/24		Purchase authorized on 02/21 Lyft *Ride Fri 7 Lyft.Com CA S380052432316041 Card 6916	Travel	13.31	
2/24		Purchase authorized on 02/21 World Wide Market Miami FL S380052468344510 Card 6916	Food	6.93	



Transaction history (continued)

Date	Check Number	Description	Deposits/ Additions	Withdrawals/ Subtractions	Ending daily balance
2/24		Purchase authorized on 02/21 Lyft *Ride Fri 1 Lyft.Com CA S380052605823296 Card 6916	Travel	32.97	
2/24		Purchase authorized on 02/21 Smart T*Dwightengl 888-8688828 NJ S580052709779481 Card 6916	Child School	1,785.97	
2/24		Purchase authorized on 02/21 Cash App*Ethan Ste 8774174551 CA S460052774119692 Card 6916		20.00	
2/24		Purchase authorized on 02/22 Lyft *Ride Sat 1 Lyft.Com CA S300054174198284 Card 6916	Travel	70.98	
2/24		Purchase authorized on 02/23 Park Kwik LLC Brooklyn NY S380054795749938 Card 6916	Travel	23.00	
2/24		Purchase authorized on 02/23 Shoprite Paramus S1 Paramus NJ P00580054859147402 Card 6916	Food	186.40	
2/24	^ 124	Verizon Payments 200224 00124 6559715760001	Phone	307.38	1,057.11
2/25		Purchase authorized on 02/24 Lacrosse Unlimited Ridgewood NJ S460055826874440 Card 6916	Child School	595.38	461.73
2/27		Purchase authorized on 02/26 Cash App*Ethan Ste 8774174551 CA S300057707975672 Card 6916		10.00	
2/27		Purchase authorized on 02/26 Spirit Airlines on Irving TX S380057756647252 Card 6916	Travel	15.00	
2/27		Purchase authorized on 02/26 Spirit Airlines on Irving TX S580058084350574 Card 6916	Travel	3.00	433.73
2/28		Recurring Payment authorized on 02/27 New Jersey E-Zpass 888-288-6865 NJ S300058653658252 Card 6916		90.00	343.73
Ending balance on 2/29					343.73
Totals			\$16,634.74	\$20,585.74	

The Ending Daily Balance does not reflect any pending withdrawals or holds on deposited funds that may have been outstanding on your account when your transactions posted. If you had insufficient available funds when a transaction posted, fees may have been assessed.

^ **Converted check:** Check converted to an electronic format by your payee or designated representative. Checks converted to electronic format cannot be returned, copied or imaged.

Summary of checks written (checks listed are also displayed in the preceding Transaction history)

Number	Date	Amount	Number	Date	Amount	Number	Date	Amount
115	2/3	1,317.38	119	2/7	459.45	122	2/18	711.16
116	2/5	1,839.71	120	2/18	8,878.87	123	2/21	550.00
117	2/3	550.96	121	2/18	369.00	124	2/24	307.38
118	2/4	286.94						

Monthly service fee summary

For a complete list of fees and detailed account information, see the Wells Fargo Account Fee and Information Schedule and Account Agreement applicable to your account (EasyPay Card Terms and Conditions for prepaid cards) or talk to a banker. Go to wellsfargo.com/feefaq for a link to these documents, and answers to common monthly service fee questions.

Fee period 02/01/2020 - 02/29/2020

Standard monthly service fee \$10.00

You paid \$0.00

How to avoid the monthly service fee

Have any **ONE** of the following account requirements

- Minimum daily balance
- Total amount of qualifying direct deposits
- Total number of posted debit card purchases or posted debit card payments of bills in any combination
- The fee is waived when the account is linked to a Wells Fargo Campus ATM or Campus Debit Card

Minimum required

This fee period

\$1,500.00

\$343.73 ☐

\$500.00

\$4,622.77 ☒

10

60 ☒



Monthly service fee summary (continued)

Monthly service fee discount(s) (applied when box is checked)

Age of primary account owner is 17 - 24 (\$10.00 discount)

☐

The Monthly service fee summary fee period ending date shown above includes a Saturday, Sunday, or holiday which are non-business days.

Transactions occurring after the last business day of the month will be included in your next fee period.

RC/RC